

**CLAIMS**

1. A method for providing additional insurance to an insured party to increase a total benefit of insurance, the method comprising:
  - receiving information from a prospective insured party, the information including
  - 10 information concerning a primary insurer of the prospective insured party and
  - information concerning a primary life insurance plan issued by the primary insurer to the prospective insured party;
  - formulating an offer to the prospective insured party for a secondary insurance plan based upon the information concerning the primary insurer and the primary life
  - 15 insurance plan; and
  - issuing the secondary life insurance plan to the prospective insured upon acceptance of the offer.